

Table I.D.1.b(2006) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11,440	11,301	11,346	10,862	11,435	11,550	11,147	11,489
Industry group **								
Agric., fish., forest.	9,766	.	.	.	.	.	9,909	9,733
Mining and manufacturing	10,588	11,752	10,276	10,176	10,256	10,761	10,198	10,618
Construction	10,207	9,339	10,040	10,436	10,652	10,122	9,907	10,504
Utilities and transp.	11,725	12,289	11,769	10,386	12,111	11,755	12,005	11,702
Wholesale trade	11,209	10,030	10,513	10,935	10,820	11,664	10,847	11,301
Fin. svcs. and real estate	12,213	11,967	12,044	12,106	12,824	12,106	11,878	12,258
Retail trade	10,304	10,561	11,026	10,247	9,639	10,362	10,472	10,287
Professional services	12,410	12,325	11,976	11,684	12,179	12,648	12,007	12,476
Other services	11,488	11,621	12,627	10,412	12,782	11,089	11,542	11,475
Ownership								
For profit, incorporated	11,227	11,105	10,996	10,702	11,329	11,303	10,916	11,279
For profit, unincorporated	11,494	11,745	11,745	11,127	11,096	11,666	11,641	11,461
Nonprofit	12,789	12,187	13,791	11,535	12,253	13,232	12,405	12,832
Age of firm								
Less than 5 years	10,845	9,872	11,317	9,789	11,856	11,698	10,237	11,554
5-9 years	11,362	11,355	11,458	10,782	12,112	10,524	11,209	11,483
10-19 years	11,532	11,283	11,911	11,087	11,685	11,766	11,515	11,543
20 or more years	11,264	11,556	11,113	10,896	11,246	11,348	11,100	11,293
Unknown	11,763	11,546	9,345	9,189	12,961	11,743	10,092	11,766
Multi/single status								
2 or more locations	11,505	12,505	12,532	11,004	11,509	11,516	11,273	11,509
1 location only	11,253	11,294	11,245	10,819	11,318	12,772	11,135	11,372
Percent full-time employees								
Less than 25%	11,662	10,323	14,543	10,873	11,101	12,206	10,763	11,852
25-49 %	11,277	11,261	12,638	10,206	11,657	11,280	11,324	11,271
50-74 %	11,303	11,715	13,108	11,237	11,777	10,977	12,240	11,141
75% or more	11,455	11,280	11,119	10,847	11,411	11,605	11,046	11,522
Union presence								
No union employees	11,352	11,443	11,266	10,746	11,283	11,540	11,116	11,410
Has union employees	11,544	9,514	11,985	11,499	11,841	11,506	11,447	11,550
Unknown	11,690	9,161	12,137	11,695	13,353	11,635	11,230	11,697
Percent low wage employees								
50% or more low wage	10,537	11,625	12,429	10,184	9,577	10,702	11,050	10,491
Less than 50% low wage	11,583	11,272	11,266	10,930	11,700	11,708	11,155	11,659

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2006) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.69	212.76	257.42	236.26	182.48	69.16	144.01	46.57
Industry group **								
Agric., fish., forest.	904.62	.	.	.	.	.	715.88	1,444.22
Mining and manufacturing	113.46	1,020.43	503.13	418.87	314.10	97.87	232.84	118.89
Construction	251.71	291.98	362.11	293.71	940.57	482.90	236.71	429.73
Utilities and transp.	192.14	2,388.56	967.24	1,774.88	645.44	194.44	848.80	211.62
Wholesale trade	102.84	806.48	642.69	606.40	306.27	272.15	437.03	131.67
Fin. svcs. and real estate	202.30	451.17	792.13	694.38	326.61	311.75	351.86	226.97
Retail trade	155.35	521.67	770.31	626.78	520.15	176.30	440.06	151.07
Professional services	138.95	155.30	434.99	285.34	261.39	190.16	290.53	136.77
Other services	292.44	260.16	741.46	519.35	467.45	450.37	479.97	292.17
Ownership								
For profit, incorporated	44.36	298.70	377.84	248.21	201.16	77.53	172.71	53.45
For profit, unincorporated	161.51	296.17	451.27	549.29	472.63	272.02	300.30	191.97
Nonprofit	236.91	423.96	362.38	441.66	365.46	366.57	418.25	245.13
Age of firm								
Less than 5 years	357.19	764.58	533.36	600.01	1,471.22	1,425.12	333.79	959.04
5-9 years	236.31	543.46	483.30	417.59	581.09	568.50	287.53	378.02
10-19 years	238.74	523.68	871.92	341.58	492.04	209.63	469.30	217.49
20 or more years	94.88	174.03	218.25	279.74	211.30	129.71	179.11	126.66
Unknown	115.04	2,456.17	2,613.89	395.04	819.22	108.04	1,141.67	115.02
Multi/single status								
2 or more locations	62.08	1,834.10	444.08	431.81	181.99	71.96	441.05	66.89
1 location only	170.04	212.25	269.93	217.82	417.27	666.66	160.36	211.86
Percent full-time employees								
Less than 25%	546.28	637.28	2,829.84	1,767.44	786.88	763.15	653.21	567.01
25-49 %	388.57	1,084.28	881.37	550.75	692.84	503.94	370.19	447.16
50-74 %	257.51	506.30	698.64	782.16	350.17	317.20	375.01	270.32
75% or more	43.75	262.34	282.03	262.48	190.48	62.53	145.00	51.57
Union presence								
No union employees	49.54	218.49	286.88	217.41	238.55	74.80	154.99	59.70
Has union employees	150.45	787.82	701.88	828.83	526.64	207.82	627.80	171.75
Unknown	188.30	2,266.55	3,399.35	1,419.98	961.66	205.73	747.15	192.85
Percent low wage employees								
50% or more low wage	183.07	588.50	1,202.05	243.37	520.67	141.42	628.33	166.12
Less than 50% low wage	53.95	228.53	193.12	249.90	186.72	95.06	147.44	69.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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